

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND

IN RE: Patrick E. Brady & Paula A. Brady

The Bank of New York Mellon FKA the Bank
of New York, as Trustee for the
Certificateholders CWALT, Inc., Alternative
Loan Trust 2006-OA18
VS.
Patrick E. Brady & Paula A. Brady

CASE NO. 09-12201-ANV
CHAPTER 7

RELIEF FROM STAY WORKSHEET – REAL ESTATE

I, Khurram Ishaq, Bankruptcy Specialist II (Name and Title) of BAC Home Loans Servicing, LP as
servicing agent for The Bank of New York Mellon FKA the Bank of New York, as Trustee for the
Certificateholders CWALT, Inc., Alternative Loan Trust 2006-OA18 (Name of
Organization/Corporation/Moving Party) (hereinafter, "Movant") hereby declare (or certify, verify, or
state):

BACKGROUND INFORMATION

1. Real property address which is the subject of this motion: 156 Boston Neck Road,
Narragansett, RI 02882.
 2. Lender Name: IFM Lending
 3. Date of Mortgage: 09/22/2006.
 4. Post-Petition payment address: 7105 Corporate Drive, Mail Stop PTX-C-35, Plano, TX
75024.
 5. The manner in which the movant perfected its interest in the property:
Recorded Mortgage and Assignment of Mortgage
- All other material liens and encumbrances on the property: none known

DEBT/VALUE REPRESENTATIONS

6. Total pre-petition and post-petition indebtedness of Debtor(s) to Movant at the time of filing the motion: \$1,077,766.59. (Note: This amount is not to be relied on as a "payoff" quotation.
7. Movant's estimated market value of the real property: \$642,200.00.
8. Source of estimated valuation: Debtor's Schedules

STATUS OF DEBT AS OF THE PETITION DATE

9. Total pre-petition indebtedness of Debtor(s) to Movant as of petition filing date:
\$1,069,730.00.

- A. Amount of principal: \$1,046,684.04.
- B. Amount of interest: \$ 18,400.90.
- C. Amount of escrow (taxes and insurance): \$ 4,551.13.
- D. Amount of forced placed insurance expended by Movant:
ForcedPlaceInsurance_____.
- E. Amount of Attorney's fees billed to Debtor(s) pre-petition: n/a
- F. Amount of pre-petition late fees, if any, billed to Debtor(s): n/a

10. Contractual interest rate :4.75%If interest rate is (or was) adjustable, please list the rate(s) and date(s) the rate(s) was/were in effect on a separate sheet and attach the sheet as an exhibit to this form; please list the exhibit number here: B.)

Exhibit B

Change Date	Old Note Rate	New Note Rate	Old P & I Payment	New P & I Payment	Index Rate

2006-11	2.000	8.375	3603.79	3603.79	4.757
2007-03	8.500	8.500	3603.79	3603.79	4.983
2007-04	8.500	8.625	3603.79	3603.79	5.014
2007-08	8.625	8.625	3603.79	3603.79	5.005
2007-09	8.625	8.500	3603.79	3603.79	4.983
2007-11	8.500	8.500	3874.07	3874.07	4.863
2007-12	8.500	8.375	3874.07	3874.07	4.787
2008-01	8.375	8.250	3874.07	3874.07	4.6617
2008-02	8.250	8.125	3874.07	3874.07	4.5217
2008-03	8.125	7.875	3874.07	3874.07	4.3258
2008-04	7.875	7.625	3874.07	3874.07	4.0758
2008-05	7.625	7.375	3874.07	3874.07	3.7942
2008-06	7.375	7.125	3874.07	3874.07	3.5283
2008-07	7.125	6.875	3874.07	3874.07	3.2900
2008-08	6.875	6.625	3874.07	3874.07	3.0783
2008-09	6.625	6.375	3874.07	3874.07	2.8550
2008-10	6.375	6.250	3874.07	4164.63	2.6642
2008-11	6.250	6.000	4164.63	4164.63	2.4783
2008-12	6.000	5.875	4164.63	4164.63	2.2550
2009-01	5.875	5.625	4164.63	4164.63	2.0533
2009-02	5.625	5.375	4164.63	4164.63	1.8225
2009-03	5.375	5.250	4164.63	4164.63	1.6333
2009-04	5.250	5.125	4164.63	4164.63	1.5142
2009-05	5.125	5.000	4164.63	4164.63	1.4392
2009-06	5.000	4.875	4164.63	4164.63	1.3400
2009-07	4.875	4.750	4164.63	4164.63	1.2100
2009-08	4.750	4.625	4164.63	4164.63	1.0508

11. Please explain any additional pre-petition fees, charges or amounts charged to

Debtor's/Debtor's account and not listed above:

Property Inspections \$15.00.

(If additional space is needed, please list the amounts on a separate sheet and attach the sheet as an exhibit to this form; please list the exhibit number here : _____.)

AMOUNT OF ALLEGED POST-PETITION DEFAULT (AS OF 7/16/2009 (MM/DD/YYYY))

12. Date last payment was received: 2/12/2009 (mm/dd/yyyy)

13. Alleged total number of payments post-petition from filing of petition through payment due on This is a Chapter 7 case. The debtor is contractually due for the March 1, 2009 payment and all payments thereafter.

14. Please list all post-petition payments alleged to be in default:

SCHEDULE OF PAYMENTS THAT WERE DUE:

Date Payment Due	Payment Amount Due Post Petition
3/1/09	\$4,164.63
4/1/09	\$4,164.63
5/1/09	\$4,164.63
6/1/09	\$4,164.63
7/1/09	\$4,164.63
Total:	\$20,823.15

SCHEDULE OF PAYMENTS THAT WERE RECEIVED

Date	Amount Received	Amount Applied to Principal and Interest	Amount Applied to Escrow	Late Fee Charged (if any)	Amount Applied to Legal Fees or Costs (specify)
2/12/09	\$4,164.63	\$4,164.63	0.00		
1/13/09	\$4,164.63	\$4,164.63	0.00		
12/11/08	\$4,164.63	\$4,164.63	0.00		
11/20/08	\$4,372.86	\$4,164.63	0.00		
10/10/08	\$3,874.07	\$3,874.07	0.00		
9/12/08	\$3,874.07	\$3,874.07	0.00		
8/21/08	\$4,261.47	\$3,874.07	0.00		
7/30/2008	\$3,874.07	\$3,874.07			
Total:	\$32,750.43	\$32,750.43	\$0.00	\$0.00	\$0.00

16. Amount of Movant's Attorneys fees billed to Debtor for the preparation, filing and prosecution of this motion: \$550.00.

17. Amount of Movant's filing fee for this motion: \$150.00.

18. Other Attorney's fees billed to Debtor post-petition: \$_____.

19. Amount of Movant's post-petition inspection fees: \$15.00.

20. Amount of Movant's post-petition appraisal/broker's price opinion: \$0.00.

21. Amount of forced placed insurance or insurance provided by the Movant post-petition: \$0.00.

22. Sum held in suspense by Movant in connection with this contract, if applicable: \$0.00.

23. Amount of other post-petition advances or charges: i.e., taxes, insurance incurred by Debtor, etc.: \$0.00.

24. Amount and date of post-petition payments offered by the debtor and refused by the movant: \$_____None_____ Date(s)_____

REQUIRED ATTACHMENTS TO MOTION

Please attach the following documents to this motion and indicate the exhibit number associated with the documents.

- (1) Copies of documents that indicate Movant's interest in the subject property. For purposes of example only, a complete and legible copy of the promissory note or other debt instrument together with a complete and legible copy of the mortgage and any assignments in the chain from the original mortgagee to the current moving party. (Exhibit A.)
- (2) Copies of documents establishing proof of standing to bring this Motion. (Exhibit A.)
- (3) Copies of documents establishing that Movant's interest in the real property was perfected. For the purposes of example only, a complete and legible copy of the Financing Statement (UCC-1) filed with either the Clerk's Office of the Register or the country the property is located in. (Exhibit A.)

CERTIFICATION AND DECLARATION FOR BUSINESS RECORDS

I certify that the information provided in this worksheet and/or exhibits attached to this worksheet is derived from records that were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matter, were kept in the course of the regularly conducted activity; and were made by the regularly conducted activity as a regular practice.

I further certify that copies of any transactional documents attached to this worksheet as required by paragraphs 1,2, and 3, immediately above, are true and accurate copies of the original documents, I further certify that the original documents are in movant's possession, except as follows:_____.

I/we declare (or certify, swear, affirm, verify or state) that the foregoing is true and correct.

Executed on 07/23/2009 [date]

K. Hurream

[Signature]

Bankruptcy Specialist II

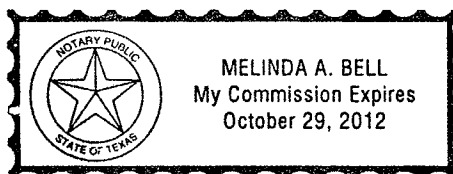
[Title]

Subscribed and sworn to before me this July 23, 2009 [date]

Melinda A. Bell

Notary Public: [name]

My commission Expires:



[Date]